

| UNITED STATES BANKRUPTCY COURT  |                                     | VOLUNTARY PETITION   |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
|---|-------------------------------------|--|--------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|--------------------------------|--------------------------------|------------------------------|-----------------------|-----------------------|--------------|
| Eastern District of New York  |                                     |  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Karron, Daniel B</b>   |                                     | Name of Joint Debtor (Spouse) (Last, First, Middle):<br>-  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):<br><br><b>D B Karron, Dianne B Karron</b>  |                                     | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):<br>-  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):<br><b>5466</b>   |                                     | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):<br>-  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| Street Address of Debtor (No. and Street, City, and State):<br><b>348 East Fulton Street<br/>Long Beach, NY 11561</b>   |                                     | Street Address of Joint Debtor (No. and Street, City, and State):<br>-   |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
|   |                                     | ZIP CODE <b>11561</b>  | ZIP CODE-                |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| County of Residence or of the Principal Place of Business:<br><b>Nassau</b>   |                                     | County of Residence or of the Principal Place of Business:<br>-  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| Mailing Address of Debtor (if different from street address):<br>-  |                                     | Mailing Address of Joint Debtor (if different from street address):<br>-   |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
|   |                                     | ZIP CODE   | ZIP CODE                 |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| Location of Principal Assets of Business Debtor (if different from street address above):<br><b>Long Beach</b>  |                                     |  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| ZIP CODE <b>11561</b>   |                                     |  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)   |                                     | <b>Nature of Business</b><br>(Check one box.)  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)<br><br><hr/>  |                                     | <input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><br><b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).   |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
|   |                                     | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)<br><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check one box.)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <b>Filing Fee</b> (Check one box.)  |                                     | <b>Chapter 11 Debtors</b>  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <input type="checkbox"/> Full Filing Fee attached<br><br><input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.   |                                     | <b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ).<br><br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <b>Statistical/Administrative Information</b>   |                                     |  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |                                     |  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <b>Estimated Number of Creditors</b><br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>100,001-100,000</td> <td>Over 100,000</td> </tr> </table>  |                                     |  |                          | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1-49                   | 50-99                    | 100-199                     | 200-999                      | 1,000-5,000                   | 5,001-10,000                   | 10,001-25,000                  | 25,001-50,000                | 50,001-100,000        | 100,001-100,000       | Over 100,000 |
| <input type="checkbox"/>  | <input checked="" type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| 1-49  | 50-99                               | 100-199  | 200-999                  | 1,000-5,000                         | 5,001-10,000                        | 10,001-25,000                       | 25,001-50,000                  | 50,001-100,000                      | 100,001-100,000          | Over 100,000             |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <b>Estimated Assets</b><br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>\$1 billion+</td> <td>More than \$1 billion</td> </tr> </table> |                                     |  |                          | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>       | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000          | \$50,001 to \$100,000  | \$100,001 to \$500,000   | \$500,001 to \$1 million    | \$1,000,001 to \$10 million  | \$10,000,001 to \$50 million  | \$50,000,001 to \$100 million  | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | \$1 billion+          | More than \$1 billion |              |
| <input type="checkbox"/>  | <input type="checkbox"/>            | <input checked="" type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| \$0 to \$50,000   | \$50,001 to \$100,000               | \$100,001 to \$500,000   | \$500,001 to \$1 million | \$1,000,001 to \$10 million         | \$10,000,001 to \$50 million        | \$50,000,001 to \$100 million       | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion        | \$1 billion+             | More than \$1 billion    |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <b>Estimated Liabilities</b><br><table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>\$1 billion+</td> <td>More than \$1 billion</td> </tr> </table>  |                                     |  |                          | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>       | <input checked="" type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000          | \$50,001 to \$100,000    | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion   | \$1 billion+                 | More than \$1 billion |                       |              |
| <input type="checkbox"/>  | <input type="checkbox"/>            | <input type="checkbox"/>   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>       | <input type="checkbox"/>            | <input type="checkbox"/> |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| \$0 to \$50,000   | \$50,001 to \$100,000               | \$100,001 to \$500,000   | \$500,001 to \$1 million | \$1,000,001 to \$10 million         | \$10,000,001 to \$50 million        | \$50,000,001 to \$100 million       | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion        | \$1 billion+             | More than \$1 billion    |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |
| <b>THIS SPACE IS FOR COURT USE ONLY</b><br><b>UNITED STATES BANKRUPTCY COURT</b><br><b>CLERK'S OFFICE</b><br><b>ESTATE NUMBER</b><br><b>DATE</b>  |                                     |  |                          |                                     |                                     |                                     |                                |                                     |                          |                          |                          |                          |                          |                          |                          |                        |                          |                             |                              |                               |                                |                                |                              |                       |                       |              |

|   |               |  |  |
|---|---------------|--|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case.)</i>  |               | Name of Debtor(s):<br><b>Karron</b>  |  |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)  |               |  |  |
| Location<br>Where Filed:  | Case Number:  | Date Filed:  |  |
| Location<br>Where Filed:  | Case Number:  | Date Filed:  |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)   |               |  |  |
| Name of Debtor:   | Case Number:  | Date Filed:  |  |
| District: <b>Eastern District of New York</b>   | Relationship: | Judge:   |  |
| <b>Exhibit A</b>  |               | <b>Exhibit B</b>   |  |
| (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  |               | (To be completed if debtor is an individual whose debts are primarily consumer debts.)   |  |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition.  |               | I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). |  |
|   |               | <b>X</b>   | Signature of Attorney for Debtor(s) _____ (Date) _____ |
| <b>Exhibit C</b>  |               |  |  |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  |               |  |  |
| <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.   |               |  |  |
| <input checked="" type="checkbox"/> No.   |               |  |  |
| <b>Exhibit D</b>  |               |  |  |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  |               |  |  |
| <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  |               |  |  |
| If this is a joint petition:  |               |  |  |
| <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  |               |  |  |
| <b>Information Regarding the Debtor - Venue</b>   |               |  |  |
| (Check any applicable box.)   |               |  |  |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  |               |  |  |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  |               |  |  |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |               |  |  |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>  |               |  |  |
| (Check all applicable boxes.)   |               |  |  |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)   |               |  |  |
| (Name of landlord that obtained judgment) _____   |               |  |  |
| (Address of landlord) _____   |               |  |  |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and   |               |  |  |
| <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.   |               |  |  |
| <input checked="" type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l))  |               |  |  |

|   |  |  |
|---|--|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case.)</i>  |  | Name of Debtor(s):<br><b>Karron</b>  |
| <b>Signatures</b>   |  |  |
| <b>Signature(s) of Debtor(s) (Individual/Joint)</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct.<br/> [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.<br/> [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>D B Karron</u> <i>[Signature]</i><br/> Signature of Debtor</p> <p><b>X</b> _____<br/> Signature of Joint Debtor <u>917 6741 0828</u></p> <p>Telephone Number (if not represented by attorney)</p> <p>Date _____</p> |  | <b>Signature of a Foreign Representative</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 13 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b> _____<br/> (Signature of Foreign Representative)</p> <p>(Printed Name of Foreign Representative)</p> <p>Date _____</p>   |
| <b>Signature of Attorney*</b><br><p><b>X</b> _____<br/> Signature of Attorney for Debtor(s)</p> <p>Printed Name of Attorney for Debtor(s)</p> <p>Firm Name<br/>_____<br/>_____<br/>_____</p> <p>Address _____</p> <p>Telephone Number _____</p> <p>Date _____</p>   |  | <b>Signature of Non-Attorney Bankruptcy Petition Preparer</b><br><p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer _____</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)<br/>_____<br/>_____<br/>_____</p> <p><b>X</b> _____<br/> Address _____</p> <p>Date _____</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p> |

Abe Karron  
70 Curtis Avenue  
Manisquan, NJ 08736

Amiee Idan Karron  
16 Wilson Terrace  
West Caldwell, NJ

Estate of Nathaniel Karron  
110 Lighthouse Drive  
Saugerties, NY 12477

# UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re Daniel B. Karron  
Debtor

Case No. \_\_\_\_\_  
(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

imminent Judgement of Eviction that will render me homeless requires emergency intervention of Bankruptcy 11 USC § 362 Stay. Being evicted from own home by brother and sisters in ugly family estate problem. Petitioner is a convicted felon completing supervision and has not been able to secure employment due to heavy debt and ongoing litigation, IRS and Civil issues.

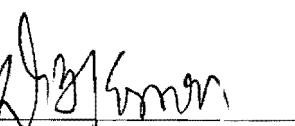
**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: DBK 

Date: 03/14/2011

In re Daniel B Karron,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY                        | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|---|------------------------------------|--|-------------------------|
| 2 Family Home, 348 East Fulton Street, Long Beach, NY 11561 | 25%                                     | J                                  | 100,000.00   | 0                       |
|   |   |                                    | Total ► 100,000.00<br>(Report also on Summary of Schedules.)                                     |                         |

## UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re Daniel B Karron,  
DebtorCase No. \_\_\_\_\_  
Chapter 11 \_\_\_\_\_**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| (1)  | (2)  | (3)   | (4)   | (5)  |
|--|--|---|---|--|
| <i>Name of creditor and complete mailing address, including zip code</i> | <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i> | <i>Amount of claim [if secured also state value of security]</i> |

See Attached  
SpreadsheetDate: 14 March 2010


Daniel B Karron  
Debtor

[Declaration as in Form 2]

UNITED STATES BANKRUPTCY COURT  
Eastern District of New York

In re Daniel B. Karron  
Debtor

Case  
Chapter 11

List of Creditors Holding 20 Largest Unsecured Claims

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 case.

| 1<br>Name of creditor and complete mailing address including zip code   | 2<br>Name, telephone number and complete mailing address including zip code, employee agent or department of creditor familiar with claim who may be contacted | 3<br>Nature of claim   | 4<br>Indicate of claim is contingent, unliquidated, disputed or subject to setoff | 5<br>Amount of claim           |
|---|--|--|---|--------------------------------|
| US Department of Commerce NIST ATP  | Julie Werbling<br>Michael Byars,<br>Assistant US<br>Attorney   | Criminal<br>Judgement  |   | \$120,000.00                   |
| US Department of Justice Civil Recovery<br>Rubinstein and Corozzo LLP 260 Madison<br>Avenue, 22nd Floor, New York New York 10016                                    | Ronald Rubinstein  | Civil Judgement<br>Legal Invoice   | subject to setoff   | \$5,000,000.00<br>\$250,000.00 |
| Internal Revenue Service Internal Revenue<br>Service<br>107 CHARLES LINDBERGH BLV<br>GARDEN CITY, NY 11530-4819<br>Estate of Marion Karron c/o Abe Karron, Executor | Debra Lynch<br>DEBRA LYNCH<br>(516)683-5208  | Misapplied Payroll<br>Taxes, Overpaid<br>Withholding Taxes<br>being negotiated | \$200,000.00  | \$189,827.62                   |
| Abe Karron  |  | Advances to<br>Rubinstein and<br>Corozzo                                       | \$50,000.00   | \$50,000.00                    |

|  |                                   | FUND'S<br>ADVANCED TO<br>-\$60,000.00 SISTER              |
|--|-----------------------------------|---|
| Amiee Karron-Idan<br>Estate of Nathaniel Karron c/o Diana Karron 110<br>Lighthouse Dr.<br>Saugerties, NY 12477 | Diana Karron "1<br>(845) 338-3218 | \$10,000.00      \$100,000.00                             |
| Chase Bank<br>Bank of America<br>American Express<br>HBSC Bank   |                                   | \$100,000.00<br>\$120,000.00<br>\$60,000.00<br>\$5,000.00 |
| Long Beach Medical Center  |                                   | \$22,000.00      \$22,000.00                              |
| <b>Totals</b>  | <b>Grand Total</b>                | <b><u>\$282,000.00</u></b> <b><u>\$5,956,827.62</u></b>   |

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally **must complete a financial management instructional course before he or she can receive a discharge**. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

UNITED STATES BANKRUPTCY COURT

In re DANIEL B KARRON  
Debtor

Case No. \_\_\_\_\_

Chapter 11 \_\_\_\_\_

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer  
Address:

X \_\_\_\_\_

Social Security number (If the bankruptcy petition  
preparer is not an individual, state the Social Security  
number of the officer, principal, responsible person, or  
partner of the bankruptcy petition preparer.) (Required  
by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer,  
principal, responsible person, or partner whose Social  
Security number is provided above.

**Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy  
Code.

DANIEL B KARRON  
Printed Name(s) of Debtor(s)

X John Karron 14 MAR 2010  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has  
**NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the  
debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy  
petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK  
www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL  
BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): JANIE B KAIRON CASE NO.: \_\_\_\_\_

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (*or any other petitioner*) hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:

[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case was pending at any time within eight years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a).]

NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.

THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:

1. CASE NO.: \_\_\_\_\_ JUDGE: \_\_\_\_\_ DISTRICT/DIVISION: \_\_\_\_\_

CASE STILL PENDING (Y/N): \_\_\_\_\_ [If closed] Date of closing: \_\_\_\_\_

CURRENT STATUS OF RELATED CASE: \_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): \_\_\_\_\_

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. CASE NO.: \_\_\_\_\_ JUDGE: \_\_\_\_\_ DISTRICT/DIVISION: \_\_\_\_\_

CASE STILL PENDING (Y/N): \_\_\_\_\_ [If closed] Date of closing: \_\_\_\_\_

CURRENT STATUS OF RELATED CASE: \_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): \_\_\_\_\_

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(OVER)

**DISCLOSURE OF RELATED CASES (cont'd)**

**3. CASE NO.:** \_\_\_\_\_ **JUDGE:** \_\_\_\_\_ **DISTRICT/DIVISION:** \_\_\_\_\_

**CASE STILL PENDING (Y/N):** \_\_\_\_\_ *[If closed] Date of closing:* \_\_\_\_\_

**CURRENT STATUS OF RELATED CASE:** \_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

**MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):** \_\_\_\_\_

**REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:** \_\_\_\_\_

**NOTE:** Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

**TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:**

I am admitted to practice in the Eastern District of New York (Y/N): \_\_\_\_\_

**CERTIFICATION** (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

\_\_\_\_\_  
**Signature of Debtor's Attorney**

\_\_\_\_\_  
**Signature of Pro Se Debtor/Petitioner**

\_\_\_\_\_  
**348 E Fulton St**

\_\_\_\_\_  
**Mailing Address of Debtor/Petitioner**

\_\_\_\_\_  
**Long Beach NY 11561**

**City, State, Zip Code**

\_\_\_\_\_  
**917 674 0828**

**Area Code and Telephone Number**

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

**NOTE:** Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.